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# RETURN ON **INVESTMENT** GUIDE

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CAN EQUINE-ASSISTED  
LEARNING REALLY BE A VIABLE  
BUSINESS?



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# HOW TO PRICE

## THINGS TO CONSIDER WHEN PRICING YOUR SERVICES

1

### MAKE A DETAILED LIST

Make a detailed list of EVERYTHING you provide for your clients. List every activity, tool, resource you offer.

2

### CALCULATE YOUR DIRECT & IN-DIRECT COSTS

Calculate how much it costs you to look after the horses, rent/run your arena, bills, horse food, if you have to hire another facilitator, etc.

3

### LOOK AT YOUR COMPETITORS

Learn everything you can about your competition, what they're offering and their prices. You may need to give them a call to find out their actual pricing. And ensure you are looking into your ACTUAL competitors (skills development programs vs riding programs). That will give you a sense of the going rate and can also give you some ideas about how to differentiate. (You shouldn't base your pricing for services solely on what competitors are doing. But, be aware of what other companies charge so your prices aren't completely off base.)

4

### FIND OUT INFORMATION ABOUT YOUR TARGET MARKET

Learn information about your target customers. Find out how much your potential customers are willing to pay. Look at things like their needs, income, family status, occupation, etc.

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# 5

## HOW MUCH TIME HAVE YOU INVESTED

Think about how much time you invest in providing services. The longer you spend on a project, the more you should earn. Track how long it takes you to complete a project to help you come up with a fair price.

Also, consider how long you've been in the industry. The more time you have under your belt, the more value you add to your company and thus the offerings you provide. Generally, you can charge more as an experienced, trusted, and reputable individual in your industry.

# 6

## DETERMINE A REASONABLE MARKUP

In order to make money, you'll have to add a mark-up once you've figured out your costs so that you can make money from your programs. Don't sell yourself short and be afraid to ask for what you deserve. The worst that can happen is that people won't pay it, and you can lower your prices or negotiate with clients.

# 7

## RE-VISIT YOUR PRICING ANNUALLY

See if your competition is increasing its pricing. With your added experience, can you tack on a bit higher of prices? Are people EASILY paying your prices - consider if this means there is room for an increase. Is NO ONE purchasing your programs, consider HOW you're breaking down the price point.



# SIDE-BY-SIDE COMPARISON

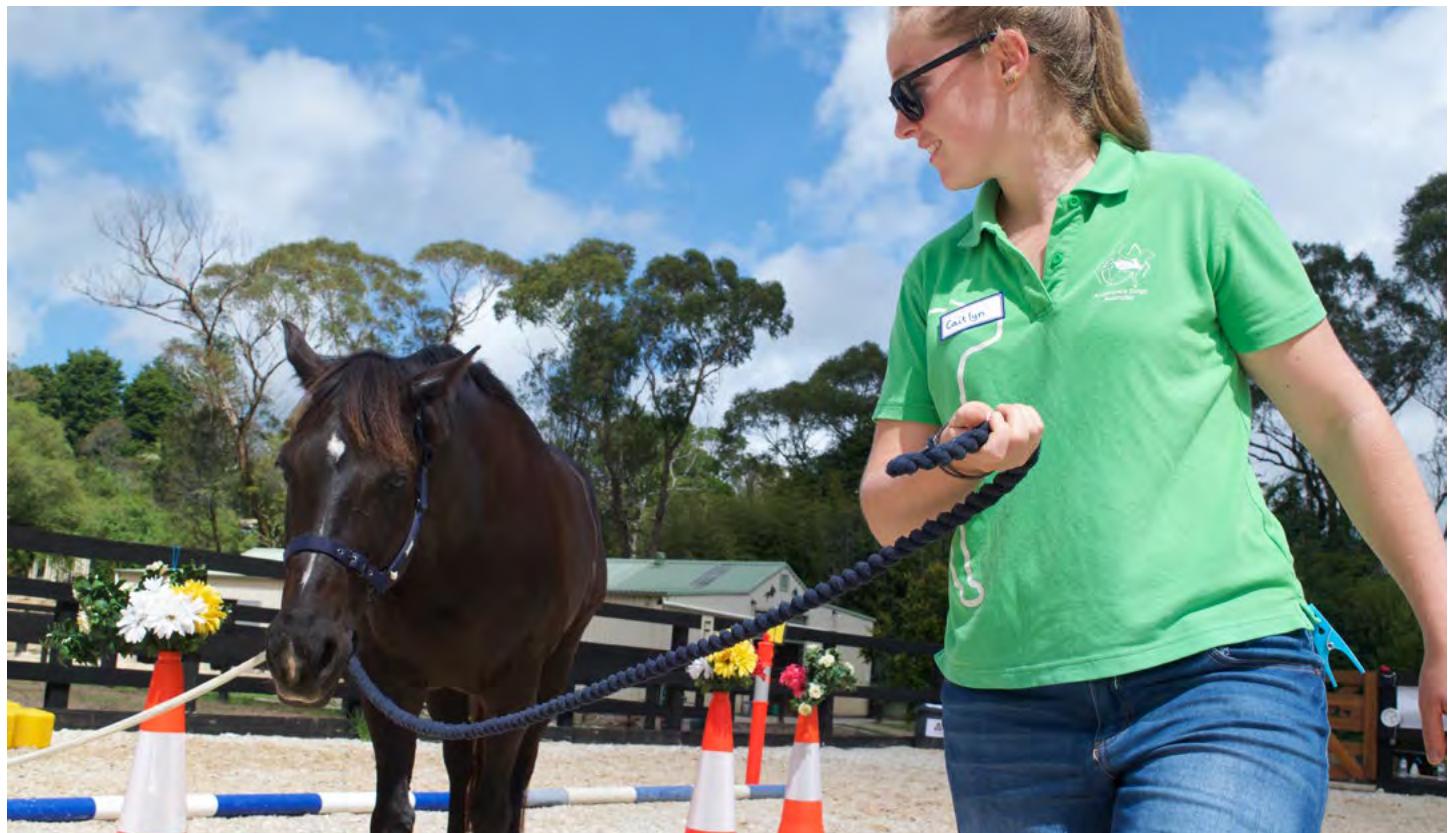
C A N A D A	U S A	A U S / N Z
<b>INDIVIDUAL (1:1)</b>	<b>INDIVIDUAL (1:1)</b>	<b>INDIVIDUAL (1:1)</b>
AVERAGE: \$81.25 / SESSION / INDIVIDUAL	AVERAGE: \$110 / SESSION / INDIVIDUAL	AVERAGE: \$214 / SESSION / INDIVIDUAL
RANGE: Between \$80 - \$150 / SESSION / INDIVIDUAL	RANGE: Between \$80-\$150 / SESSION / INDIVIDUAL	RANGE: Between \$120 - \$397 / SESSION / INDIVIDUAL
<b>12-WEEK SESSION (8 People):</b>	<b>12-WEEK SESSION (8 People):</b>	<b>12-WEEK SESSION (8 People):</b>
AVERAGE COST: \$6,300 PER 12 WEEKS (8 PEOPLE) \$66 / PERSON / SESSION	AVERAGE COST: \$7,176 PER 12 WEEKS (8 PEOPLE) \$75 / PERSON / SESSION	AVERAGE COST: \$7,080 PER 12 WEEKS (8 PEOPLE) \$73.75 / PERSON / SESSION
RANGE: \$3,840 - \$7,680 / 12 WEEKS \$40 - \$80 / PERSON / SESSION	RANGE: \$5,760 - \$9,312 / 12 WEEKS \$60 - \$97 / PERSON / SESSION	RANGE: \$5,760 - \$9,312 / 12 WEEKS \$60 - \$97 / PERSON / SESSION
<b>1/2 - 2-DAY EVENTS:</b>	<b>1/2 - 2-DAY EVENTS:</b>	<b>1/2 - 2-DAY EVENTS:</b>
AVERAGE COST: \$466 / PERSON	AVERAGE COST: \$423 / PERSON	AVERAGE COST: \$575 / PERSON
RANGE: \$125 - \$597 / PERSON	RANGE: \$222 - \$550 / PERSON	RANGE: \$347 - \$650 / PERSON

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# SUPPLIES YOU CAN START COLLECTING:

The start-up costs to run your course can be fairly minimal! You would need a place to hold your programs and your horses, of course, but here is an example list of the rest of the items you would need;

- Name tags for participants
- Props/flowers/noodles/large ball
- Bathroom – indoor or outdoor
- Clothes pins from dollar store. Multi colours and a bag of just blue. Smaller size.
- 5 blind folds from dollar store
- 40--50 coloured rails 10' or 12' - MINIMUM OF 3 ROUND RAILS
- Dowels (10) with a slit on top for placing a card of instruction
- Groom Kits
- Word boards
- Old or mismatched gloves
- 8-10 little blocks to raise the rails off the ground
- Pool Noodles
- Bandage horse wraps
- 15--20 pylons with hole on top
- Balls
- Solid steps/box
- Arena fold-able table
- Hula hoops from dollar store
- 3-4 baskets to hold clips
- Clipboards with pencils
- 4-5 short lead ropes 5-6'
- Horse demo head
- Extra halter and lead ropes
- Barrel



# CANADIAN

## CASE STUDY

### WHEN WERE YOU CERTIFIED?

Certified in 2016

### HAVE YOU HAD PAYING CLIENTS BEFORE?

Yes, I have!

### WHAT IS YOUR CURRENT SKILL LEVEL? (BRAND NEW, BEGINNER, EXPERIENCED, ADVANCED, EXPERT?)

Advanced

### TYPE OF PROGRAMS YOU RUN?

#### 1:1 Programs

For a 4 week program for private one on ones, I charge \$400. This breaks down to approximately \$100/session. For a 4 week program for private one on ones, I charge \$400. This breaks down to approximately 100/session.

#### Weekly Programs

For a 12-week program for youth, I charge \$7,200. This breaks down to approximately \$600/youth, if I have 8-youths who attend. This breaks down to approximately \$75/youth/session. For a 12-week program for youth, I charge \$7,200. This breaks down to approximately 600/if have 8-youths who attend. 75/youth/session

#### Workshops/Retreats

For a 2-day workshop for women, I charge \$597. This is what is included: 2 days working with horses, 4 EAL programs, lunch, workbook, food for thought Carddeck, photo collage



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# USA CASE STUDY

## WHEN WERE YOU CERTIFIED?

Certified in 2021

## HAVE YOU HAD PAYING CLIENTS BEFORE?

Yes, I have! Approximately \$400-\$800 per month.

## WHAT IS YOUR CURRENT SKILL LEVEL? (BRAND NEW, BEGINNER, EXPERIENCED, ADVANCED, EXPERT?)

Experienced

## TYPE OF PROGRAMS YOU RUN?

1:1 Programs

Weekly Programs

For a 12 week program for youth, I charge \$924. This breaks down to approximately \$77 per person, and I have 8 youths who attend. This breaks down to approximately \$77/youth/program.

Workshops/Retreats

For a half-day corporate team-building event, I charge \$5,500 for 10 people. This is what is included: - 2 EAL programs - I hire 1 more additional facilitator - lunch - intent project

For a 4-hour workshop for women, I charge \$222/person. This is what is included:  
- 4-hours working with horses - 2 EAL programs - snack/drinks -workbook - intent project



# OCEANIA

## CASE STUDY

### WHEN WERE YOU CERTIFIED?

Certified in 2022

### HAVE YOU HAD PAYING CLIENTS BEFORE?

Yes I have! I make approximately \$2,560 per month.

### WHAT IS YOUR CURRENT SKILL LEVEL? (BRAND NEW, BEGINNER, EXPERIENCED, ADVANCED, EXPERT?)

Brand New

### TYPE OF PROGRAMS YOU RUN?

#### 1:1 Programs

For a 4 week programme for home schooled youth, I charge \$640. This breaks down to \$80/youth/session.

#### Weekly Programs

For a 4 week programme for youth, I charge \$640. This breaks down to \$320/youth, and I have 2 youths who attend. This breaks down to \$80/youth/session.

#### Workshops/Retreats



# WRITE-OFF'S

Write-offs are expenses that businesses or individuals can deduct from their taxable income, thereby reducing the amount of tax they owe. They are legitimate business expenses incurred during the course of earning income and are subtracted from total revenue to determine taxable income. By reducing taxable income, write-offs lower the amount of tax a business or individual must pay to the government, which can result in significant tax savings.

So what are some of the write -off's for a horse business?\*

- Mortgage
- House insurance
- Taxes for home
- Vehicle + gas + repairs
- Cellphone
- Utilities
- Horse hay/feed
- Horse boarding
- Horse purchase
- Farrier
- Veterinarian
- Tack
- Clinics and workshops
- Internet
- Maintenance and repairs on land, fencing, shelters, waterer's etc
- Starbucks
- Lunches
- Loan payment for vehicle
- Service charges from bank and credit card
- Laptop
- Desktop
- Desk - furniture
- Desk chair
- Bookkeeper to do our personal taxes



\*Always check with your accountant/bookeeper for what are legitimate write-off's for your business.

# WRITE-OFF'S

## WHEN DO I NEED TO START MAKING MONEY?

The government typically allows a few years for a new business to start generating income, and sometimes even longer to operate at a loss (where your expenses exceed your income). For example, if you're a business owner and after your first two years, you've only brought in \$5,000 per year but have covered all your regular living expenses, this is generally acceptable to the government. While you naturally aim to earn more, this illustrates a worst-case scenario. Despite the low income, you can still take advantage of all your write-offs for expenses you'd incur even without the business. Additionally, you can carry forward any losses (which are essentially your expenses) to offset taxable income in future years.

## THE BONUS IF YOU ALREADY HAVE A JOB

The great thing about starting a business while having a job is that your job already deducts income tax from your paycheck. At the end of the year, when you report your business income and expenses to the government, your bookkeeper will calculate your expenses (like a certified course, hay, supplements, vet bills, farrier services, cell phone, a portion of your house expenses, etc.). If your expenses outweigh your business income, you could receive a refund from the government due to overpayment of taxes since you're now classified as both self-employed and employed by someone else.

As soon as you start generating revenue—or even if you're just setting up your business with the intention of earning income—all relevant expenses become deductible. You don't need to incorporate your business to take advantage of these deductions; you can operate as a sole proprietor. Essentially, any income and expenses over \$500 per year must be included on your tax return.

## THE BONUS IF YOU HAVE A SECOND INCOME

If your spouse or partner has a solid income, it can be beneficial for your business, as the government considers the total household income when assessing taxes. If you're single, one of your children can also be included as your partner on your income tax returns.



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# OUR TEAM OF INSTRUCTORS

## KARI FULMEK



- Founder & Master Instructor
- Entrepreneur To The Core
- Master Instructor for Equine Assisted Learning with Business Training, Entrepreneur and Specialist in Facilitating Women's Development Skills to Move Forward and Published Author

Founder/Certified Master Equine Assisted Learning Instructor/Co-Creator of 'Outside of the Box Business Package'/Author

## CAROLYN CHARLES



- Senior Instructor & Facilitator/Director of Sales and Marketing
- Analytical Skeptic With A PR Degree
- General Manager of the Spiritual Equine Connection Society, Leadership Development Facilitator, EAL Facilitator, Website Dabbler, and Social Media Master

Certified Equine Assisted Learning Instructor/Co-Creator of 'Outside of the Box Business Package'

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- Instructor & Senior Facilitator/Entrepreneur
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